



California Partnership for Long-Term Care

Sandra Pierce-Miller, Director

1st. Quarter 2000, Report No. 23

January-March 2000

Participating Insurers

- ◆ Bankers Life and Casualty Company
- ◆ Continental Casualty Company
- ◆ GE Capital Assurance (formerly AMEX)
- ◆ New York Life Insurance Company
- ◆ Transamerica Occidental Life Insurance Company
- ◆ California Public Employees' Retirement System (PERS)

Policies Approved:

Number of Policies Approved and In Force

This Quarter

Cumulative

1,733

15,416

Applications Received:

Applications Received

This Quarter

Cumulative

2,205

23,192

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Applications Processed:

This Quarter

Cumulative

Totals:

2,205 (100%) 23,001 (100%)

Approved

1,918 (87%)

17,937 (78%)

Denied

287 (13%)

5,057 (22%)

Pending

0 (0%)

7 (<1%)

I. Quarterly and Cumulative Summary Statistics

Telephone Calls:

This Quarter

Cumulative

Number of Consumers Who Called Toll-Free

539

16,229 (CARE445)

Policies Dropped:

This Quarter

Cumulative

Totals:

185 (100%)

2,756 (100%)

Not Taken Up

23 (12%)

1,007 (37%)

Dropped (After Taken Up)

162 (88%)

1,749 (63%)

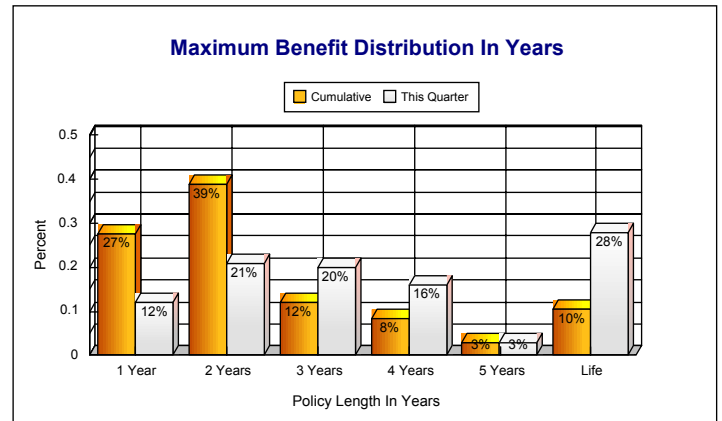
I. Quarterly and Cumulative Summary Statistics

Age:	This Quarter	Cumulative
Median	64	66
Target Age	1,334 (77%)	11,417 (74%)
Other Ages	399 (23%)	3,999 (26%)
Gender:	This Quarter	Cumulative
Male	711 (41%)	6,208 (40%)
Female	1,022 (59%)	9,208 (60%)
Marital Status:	This Quarter	Cumulative
Married	1,196 (69%)	10,473 (68%)
Not Married	537 (31%)	4,928 (32%)
Unknown	0 (0%)	15 (<1%)
Policy Type:	This Quarter	Cumulative
Comprehensive	1,490 (86%)	13,724 (89%)
Nursing Home	243 (14%)	1,692 (11%)

II. Maximum Benefit Amounts Distribution

	This Quarter	Cumulative
First Time Purchase	1,594 (92%)	14,227 (92%)
Upgrade	35 (2%)	321 (2%)
Replacement	104 (6%)	860 (6%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	1,733 (100%)	15,416 (100%)

Maximum Benefit (In Years):



Characteristics By Maximum Benefit In Years

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Cumulative # Policies	4,233	5,984	1,839	1,297	451	1,612	15,416
Cumulative %	27%	39%	12%	8%	3%	11%	100%
This Quarter # Policies	208	364	347	277	52	485	1,733
This Quarter %	12%	21%	20%	16%	3%	28%	100%

(this quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	57%	63%	66%	76%	73%	76%	69%
Female	56%	62%	57%	59%	56%	60%	59%
Target Ages	65%	73%	80%	89%	87%	73%	77%
New Purchase	91%	88%	90%	96%	91%	95%	92%
Comprehensive Policy	90%	82%	84%	84%	82%	90%	86%

III. Age of policyholders

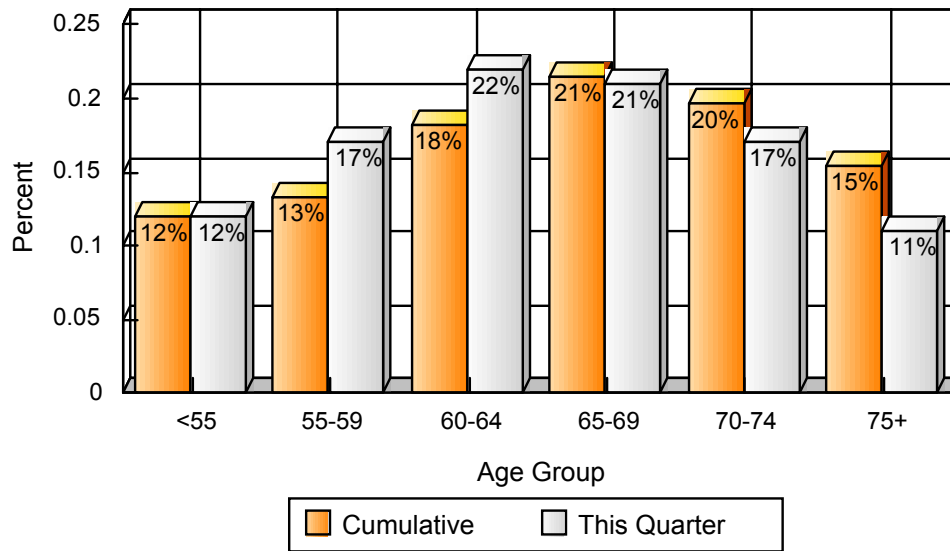
(at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
Cumulative # Policies	1,854	2,053	2,798	3,311	3,028	2,372	15,416
Cumulative %	12%	13%	18%	21%	20%	15%	100%
This Quarter # Policies	208	295	381	364	295	191	1,733
This Quarter %	12%	17%	22%	21%	17%	11%	100%

Policyholders Age Distribution

By Age Group

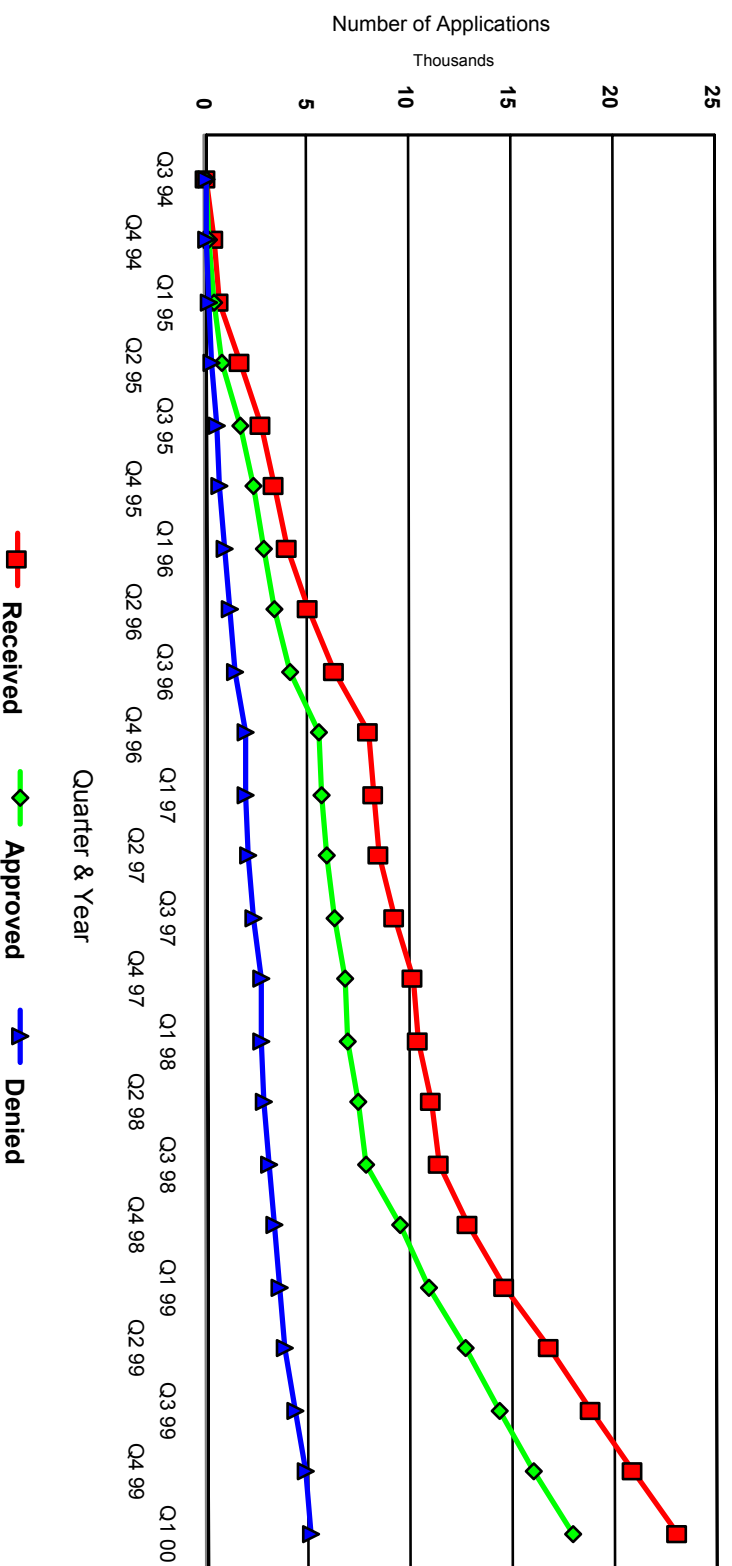


Applications:

	1994				1995				1996				1997				1998				1999				2000	
Quarter	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		
Received	122	402	756	1,763	2,776	3,381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192			
Approved	65	237	416	791	1,711	2,360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937			
Denied	4	60	129	204	582	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057			

IV. Trends

Trend In Applications Received, Approved, Denied
Cumulative By Quarter



V. Policyholders and Asset Protection Earned

Number of policyholders, to date, who have qualified to receive benefit payments	192
Total asset protection earned to date	\$1,900,378
Number of policyholders currently eligible for benefits	140
Total asset protection earned by currently active policyholders	\$1,278,504
Number of policyholders that have exhausted benefits	6
Total asset protection earned to date that has been accessed (policyholders that have exhausted benefits)	\$284,675
Total asset protection earned to date that will NOT be accessed due to death of policyholder	\$337,199
Number of policyholders who have exhausted their policy benefits and accessed Medicaid.	0 (as of 12/31/99)

VI. Service Utilization

<u>Type of Service (other than case management)</u>	<u>% of Total Claimants (192) by Type of Service</u>	<u>% of Claimants who are still active policyholders (140) by Type of Service</u>
Skilled Nursing Facility	17%	9%
Skilled Nursing Services (home visit)	6%	5%
Home Health Aide	19%	8%
Assisted Living	26%	19%
Other Provider Services	12%	6%
Independent Provider	15%	4%
No Payments This Quarter	35%	48%

The California Partnership for Long-Term Care Quarterly Report



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Visit the Partnership's WebSite at www.dhs.ca.gov/cpltc

